Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the Application:

Listing of Claims:

1.   (Currently amended) A method comprising:

receiving, by ~~one or more computers~~ a computing system comprising one or more processors of a payment service provider, a payment request to direct a payment to a payee on behalf of a payor;

constructing, by the ~~one or more computers~~ computing system of the payment service provider responsive to receiving the payment request, pre-posting information based at least in part on information extracted from the payment request, wherein the pre-posting information is for notifying the payee of the payment request prior to directing payment to the payee and not for causing posting of payment by the payee;

transmitting, by the computing system the payment service provider to the payee, the pre-posting information, wherein the pre-posting information is transmitted during a time period in which the payor may still modify or cancel the payment request;

directing, by the payment service provider, the payment to the payee on behalf of the payor subsequent to the transmission of the pre-posting information; and

issuing, by the payment service provider, remittance advice to the payee in association with the direction of the payment.

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2.   (Previously presented) The method of claim 1, further comprising:

processing, by the payment service provider, the received payment request to determine

one or more payment parameters in preparation for directing the payment;

wherein the pre-posting information is transmitted, by the payment service provider to the

payee, via the network at one of a time i) prior to the processing of the received payment request

or ii) upon completion of the processing of the payment request.

3.   (Previously presented) The method of claim 2, wherein the determined one or more

payment parameters includes at least one of i) an availability of payor funds prior to directing

payment, ii) whether risk will be accepted by the payment service provider in paying the payee

on behalf of the payor, iii) a form of payment to the payee on behalf of the payor, iv) if the issued

payment is to be a check, a check number of the payment, v) a date upon which payment to the

payee will be issued, or vi) whether an account number of the payor with the payee included in

the payment request conforms to an account scheme of the payee.

4.   (Previously presented) The method of claim 2, wherein the transmitted pre-posting

information includes at least one of the one or more determined payment parameters.

5.   (Previously presented) The method of claim 1, wherein:

the payor is one of a plurality of payors,

the payment request is one of a plurality of received payment requests, each requesting

that a payment be made to the payee on behalf of a respective one of the plurality of payors, and

the transmitted pre-posting information is associated with each of the plurality of received

payment requests.

6.   (Previously presented) The method of claim 1, further comprising:

receiving, by the payment service provider from the payee, a confirmation of receipt of

the pre-posting information.

7.   (Previously presented) The method of claim 6, further comprising:

further transmitting, by the payment service provider, the received confirmation to the

payor.

8.   (Previously presented)   The method of claim 1, further comprising:

receiving, by the payment service provider, a payor directive to transmit the pre-posting

information to the payee,

wherein the pre-posting information is transmitted, by the payment service provider to the

payee, responsive to the received payor directive, and

wherein the payor directive is included in one of i) the payment request, or ii) a

communication other than the payment request.

9.   (Previously presented) The method of claim 1, wherein the payment request received by

the payment service provider comprises a recurring payment request associated with multiple

instances of payment, and wherein constructing the pre-posting information, transmitting the pre-posting information, directing the payment, and issuing the remittance advice are performed for an instance of the recurring payment.

10.   (Previously presented) The method of claim 1, further comprising:

receiving, by the payment service provider, from the payor a payment request change directive to modify the received payment request subsequent to the transmission of the pre-posting information to the payee and prior to the direction of the payment to the payee and the issuing of the remittance advice to the payee; and

transmitting, by the payment service provider to the payee, information associated with the received payment request change directive that notifies the payee of a change to at least a part of the transmitted pre-posting information.

11.   (Previously presented) A system comprising:

a communications interface, associated with a payment service provider, configured to receive a payment request to direct payment to a payee on behalf of a payor and to transmit to the payee pre-posting information; and

a processor, associated with the payment service provider, configured to receive, from the communications interface, the payment request, to construct the pre-posting information responsive to receiving the payment request based at least in part on information extracted from the payment request, wherein the pre-posting information is for notifying the payee of the payment request prior to directing payment to the payee and not for causing posting of payment

by the payee, to cause the communications interface to transmit the pre-posting information to

the payee, wherein the pre-posting information is transmitted during a time period in which the

payor may still modify or cancel the payment request, to direct payment to the payee on behalf of

the payor subsequent to the transmission of the pre-posting information, and to issue remittance

advice to the payee in association with the direction of the payment.

12.   (Previously presented) The system of claim 11, wherein:

the processor is further configured to process the payment request to determine one or

more payment parameters in preparation for directing the payment and to cause the pre-posting

information to be transmitted to the payee at one of a time i) prior to the processing of the

received payment request or ii) upon completion of the processing of the payment request.

13.   (Previously presented) The system of claim 12, wherein the determined one or more

payment parameters includes at least one of i) an availability of payor funds prior to directing

payment, ii) whether risk will be accepted by the payment service provider in paying the payee

on behalf of the payor, iii) a form of payment to the payee on behalf of the payor, iv) if the issued

payment is to be a check, a check number of the payment, v) a date upon which payment to the

payee will be issued, or vi) whether an account number of the payor with the payee included in

the payment request conforms to an account scheme of the payee.

14.   (Previously Presented) The system of claim 12, wherein the transmitted pre-posting

information includes at least one of the one or more determined payment parameters.

15.   (Previously presented) The system of claim 11, wherein:

the payor is one of a plurality of payors;

the payment request is one of a plurality of payment requests, each requesting that a

payment be made to the payee on behalf of a respective one of the plurality of payors; and

the transmitted pre-posting information is associated with each of the plurality of received

payment requests.

16.   (Original) The system of claim 11, wherein the communications interface is further

configured to receive from the payee a confirmation of receipt of the pre-posting information

transmitted by the payee.

17.   (Original) The system of claim 16, wherein the processor is further configured to cause

the communications interface to transmit the received confirmation to the payor.

18.   (Original) The system of claim 11, wherein:

the processor is further configured to receive, from the communications interface, a payor

directive to transmit the pre-posting information to the payee;

wherein the pre-posting information is transmitted to the payee responsive to the received

payor directive; and

wherein the payor directive is included in one of i) the payment request, or ii) a

communication other than the payment request.

19.   (Previously presented) The system of claim 11, wherein:

the payment request comprises a recurring payment request associated with multiple

instances of payment; and

the processor is configured to construct the pre-posting information, to cause the

transmission of the pre-posting information, to direct the payment, and to issue the remittance

advice for an instance of the recurring payment.

20.   (Previously presented) The system of claim 11, wherein the communications interface is

further configured to receive a payment request change directive to modify the received payment

request, wherein the payment request change directive is received from the payor subsequent to

receipt of the payment request and prior to the directing of the payment to the payee and issuing

of the remittance advice to the payee, and to transmit to the payee information associated with

the received payment request change directive that notifies the payee of a change to at least a part

of the transmitted pre-posting information.

21.   (Previously Presented) The method of claim 1, wherein the pre-posting information

comprises at least one of information identifying the payment associated with the payment

request, information identifying a payment amount associated with the payment request, a

requested payment date, an expected payment issuance date, an expected payment mechanism, a

payment status change, or information identifying a bill.

22.   (Previously presented) The system of claim 11, wherein the pre-posting information

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comprises at least one of information identifying the payment associated with the payment

request, information identifying a payment amount associated with the payment request, a

requested payment date, an expected payment issuance date, an expected payment mechanism, a

payment status change, or information identifying a bill.

23.   (Currently amended) A method, comprising:

receiving, by ~~one or more computers~~ a computing system comprising one or more

processors of a payment service provider, a payment request to direct a payment to a payee on

behalf of a payor;

constructing, by the ~~one or more computers~~ computing system of the payment service

provider responsive to receiving the payment request, pre-posting information based at least in

part on information extracted from the payment request, wherein the pre-posting information is

for notifying the payee of the payment request prior to directing payment to the payee and not for

causing posting of payment by the payee;

transmitting, by the computing system of the payment service provider to the payee, the

pre-posting information, wherein the pre-posting information is transmitted during a time period

in which the payor may still modify or cancel the payment request;

receiving, by the payment service provider from the payor, subsequent to the transmission

of the pre-posting information, a payment request change directive to cancel the received

payment request; and

transmitting, by the payment service provider to the payee, information associated with

the payment request change directive that notifies the payee of the cancelled payment.

24.   (Previously presented) A system, comprising:

a communications interface, associated with a payment service provider, configured to receive a payment request to direct payment of a payee on behalf of a payor, to transmit to the payee pre-posting information, to receive a payment request change directive to cancel the received payment request, transmitted by the payor subsequent to receipt of the payment request, and to transmit to the payee information associated with the received payment request change directive that notifies the payee of the cancelled payment; and

a processor, associated with the payment service provider, configured to receive from the communications interface the payment request, to construct the pre-posting information responsive to receiving the payment request, based at least in part on information extracted from the payment request, wherein the pre-posting information is for notifying the payee of the payment request prior to directing payment to the payee and not for causing posting of payment by the payee, to cause the communications interface to transmit the pre-posting information to the payee, wherein the pre-posting information is transmitted during a time period in which the payor may still modify or cancel the payment request, to receive from the communications interface the payment request change directive to cancel the received payment request, and to cause the communications interface to transmit to the payee the information associated with the received payment request change directive that notifies the payee of the cancelled payment request.

25.   (Previously presented) A system, comprising:

a means for receiving, by a payment service provider, a payment request to direct a

payment to a payee on behalf of a payor;

a means for constructing, by the payment service provider responsive to receiving the payment request, pre-posting information based at least in part on the payment request, wherein the pre-posting information is for notifying the payee of the payment request prior to directing payment to the payee and not for causing posting of payment by the payee;

a means for transmitting, by the payment service provider to the payee, the pre-posting information, wherein the pre-posting information is transmitted during a time period in which the payor may still modify or cancel the payment request;

a means for directing, by the payment service provider, the payment to the payee on behalf of the payor subsequent to the transmission of the pre-posting information; and

a means for issuing, by the payment service provider, remittance advice to the payee in association with the direction of the payment.

26.   (Currently amended) The method of claim 1, further comprising determining, by the ~~one or more computers~~ computing system of the payment service provider responsive to receiving the payment request, that the payee is to receive pre-posting information, wherein the pre-posting information is constructed responsive to determining that the payee is to receive the pre-posting information.

27.   (Previously presented) The method of claim 1, wherein the information extracted from the payment request for constructing the pre-posting information comprises at least one of a payment amount or a payor's identity.

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28.   (Previously presented) The system of claim 11, wherein the processor is further

configured to determine that the payee is to receive pre-posting information responsive to

receiving the payment request, and to construct the pre-posting information responsive to

determining that the payee is to receive the pre-posting information.

29.   (Previously presented) The system of claim 11, wherein the information extracted from

the payment request for constructing the pre-posting information comprises at least one of a

payment amount or a payor's identity.

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